

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re:	§	
	§	
SCHNEIDER, PHILIP JOHN	§	Case No. 08-72929
SCHNEIDER, LEE ANN	§	
	§	
Debtor(s)	§	

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that BRADLEY J. WALLER, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of the US Bankruptcy Court  
211 S. Court Street  
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:30 AM on 04/02/2012 in Courtroom 115,

United States Courthouse  
211 S. Court Street  
Rockford, IL 61101

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 03/08/2012

By: /s/ Bradley J. Waller

Trustee

BRADLEY J. WALLER  
2045 Aberdeen Court  
SYCAMORE, IL 60178

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: §  
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SCHNEIDER, PHILIP JOHN § Case No. 08-72929  
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Debtor(s) §

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 20,001.09  
and approved disbursements of \$ 7,518.41  
leaving a balance on hand of<sup>1</sup> \$ 12,482.68

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: BRADLEY J. WALLER	\$ 2,750.08	\$ 0.00	\$ 2,750.08
Trustee Expenses: BRADLEY J. WALLER	\$ 102.00	\$ 0.00	\$ 102.00
Accountant for Trustee Fees: LEE G. SCHWENDNER, CPA	\$ 1,826.25	\$ 0.00	\$ 1,826.25

Total to be paid for chapter 7 administrative expenses \$ 4,678.33  
Remaining Balance \$ 7,804.35

Applications for prior chapter fees and administrative expenses have been filed as follows:

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 103,169.94 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 7.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	US Bank Corp/Retail Payment Solutions	\$ 122.80	\$ 0.00	\$ 9.29
2	US Bank Corp/Retail Payment Solutions	\$ 3,426.43	\$ 0.00	\$ 259.19
3	CAPITAL ONE BANK (USA), N.A.	\$ 13,837.43	\$ 0.00	\$ 1,046.74
4	CHASE BANK USA, NA	\$ 0.00	\$ 0.00	\$ 0.00
4 -2	CHASE BANK USA, NA	\$ 12,377.20	\$ 0.00	\$ 936.28
5	Select Employees Credit Union	\$ 999.72	\$ 0.00	\$ 75.62
6	Select Employees Credit Union	\$ 18,243.19	\$ 0.00	\$ 1,380.02
7	Select Employees Credit Union	\$ 19,512.92	\$ 0.00	\$ 1,476.07
8	AES/DDB	\$ 8,828.44	\$ 0.00	\$ 667.83

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
9	FIA CARD SERVICES, NA/BANK OF AMERICA	\$ 12,314.29	\$ 0.00	\$ 931.52
10	FIA CARD SERVICES, NA/BANK OF AMERICA	\$ 13,507.52	\$ 0.00	\$ 1,021.79

Total to be paid to timely general unsecured creditors \$ 7,804.35

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Bradley J. Waller  
Trustee

*BRADLEY J. WALLER*  
*2045 Aberdeen Court*  
*SYCAMORE, IL 60178*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 5 of 7**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Philip John Schneider  
 Lee Ann Schneider  
 Debtors

Case No. 08-72929-MB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-3

User: vgossett  
 Form ID: pdf006

Page 1 of 3  
 Total Noticed: 24

Date Rcvd: Mar 09, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2012.

db/jdb	+Philip John Schneider, Lee Ann Schneider, 17264 Ridge Road, Sterling, IL 61081-8450
aty	+Thomas D. Murray, Thomas D. Murray, P.C., 115 West First Street, Suite 20, Dixon, IL 61021-3071
12994196	+AES/DDB, PO BOX 8183, HARRISBURG PA 17105-8183
12601520	American Education Services, Harrisburg, PA 17130-0001
12832147	++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
	(address filed with court: CAPITAL ONE BANK (USA), N.A., C/O TSYS DEBT MANAGEMENT (TDM), PO BOX 5155, NORCROSS, GA 30091)
12601523	+CGH Medical Center, 100 E LeFevre Road, Sterling, IL 61081-1279
14350212	CHASE BANK USA, NA, PO BOX 15145, WILMINGTON, DE 19850-5145
12601522	Capital One Bank, PO Box 5294, Carol Stream, IL 60197-5294
12601524	Disney Rewards, Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153
12601525	+FIRST NATIONAL BANK IN AMBOY, 220 EAST MAIN STREET, Amboy, IL 61310-1440
12601526	Marshal P. Gillen, 17624 Ridge Road, Sterling, IL 61081
12601527	+Sauk Valley Bank, 201 West 3rd St., Sterling, IL 61081-3506
12601528	+Select Employee Credit Union, 2412 Freeport Road, Sterling, IL 61081-7626
12965542	+Select Employees Credit Union, c/o Attorney Kelli D. Walker, P.O. Box 535, Sterling, IL 61081-0535
12601529	+Sterling Rock Falls Clinic, 101 E Miller Road, Sterling, IL 61081-1294
12601530	Thrivent Financial Bank, FIA Card Services, PO Box 17309, Baltimore, MD 21297-1309
12601531	++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
	(address filed with court: US Bank, 305 4th Avenue, Sterling, IL 61081)
12601532	+US BANK HOME MORTGAGE, PO BOX 790415, ST. LOUIS, Saint Louis, MO 63179-0415
12799852	+US Bank Corp/Retail Payment Solutions, PO BOX 5229, Cincinnati, Ohio 45201-5229
12601533	US Bank National Association, PO Box 848107, Boston, MA 02284-8107
12601534	+Visa Card, Select ECU, PO Box 636, Sterling, IL 61081-0636
12601535	Yard Card, PO Box 609, Memphis, TN 38101-0609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

12963549	+E-mail/Text: bncmail@w-legal.com Mar 10 2012 03:09:50 CHASE BANK USA, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13021550	E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 10 2012 04:56:05 FIA CARD SERVICES, NA/BANK OF AMERICA, by American InfoSource LP as its agent, PO Box 248809, Oklahoma City, OK 73124-8809

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12601519	##+AMCORE BANK, 1210 S Alpine Rd, Rockford, IL 61108-3946
12601521	##BANK OF AMERICA, PO BOX 17309, Baltimore, MD 21297-1309

TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-3

User: vgossett  
Form ID: pdf006

Page 2 of 3  
Total Noticed: 24

Date Rcvd: Mar 09, 2012

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0752-3

User: vgossett  
Form ID: pdf006

Page 3 of 3  
Total Noticed: 24

Date Rcvd: Mar 09, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2012 at the address(es) listed below:

Bradley J Waller   bjwtrustee@ksbwl.com,   bwaller@ecf.epiqsystems.com  
Michael C Downey   on behalf of Debtor Philip Schneider loomd@essex1.com  
Patrick S Layng    USTPRegion11.MD.ECF@usdoj.gov  
Paul A Osborn    on behalf of Creditor Sauk Valley Bank & Trust Co. osborn@wmpj.com,  
                  amber@wmpj.com;teresa@wmpj.com

TOTAL: 4